REMARKS

Claims 3-27 are pending in the present application.

The Examiner has required election in the present application between:

Group I, claims 3-22, drawn to storing electronic money comprising determining whether a radio signal corresponds to general information or balance storing information and a computation logic block for comparing a

serial number during balance storing into a card;

Group II, claims 23-25, drawn to determining whether a card service stop

or release information is received by comparing certification information;

Group III, claim 26, drawn to determining whether a received radio signal

corresponds to personal update information and updating the personal

information based on a variable comparison; and

Group IV, claim 27 drawn to a method for storing electronic money using

radio communication wherein certification includes encrypting values as

certain keys for first balance storing information and second balance storing

information.

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ELECTION

For the purpose of examination of the present application, Applicants elect, with traverse, Group I, Claims 3-22.

TRAVERSAL

Additionally, Applicants below-named representative was informed by Examiners Millin and Karmis, on July 6, 2006, that the restriction requirement has been withdrawn and that an Examiner's Interview Summary stating that fact is being mailed. However, because the USPTO's Private PAIR screen does not indicate that the Examiner's Interview Summary has been mailed, Applicants are filing this Reply in a timely manner.

One reason for traversing the restriction requirement is that restriction must never be required if the search and examination of an entire application can be made without serious burden, even though the application contains claims to independent and distinct inventions. See MPEP §803 The reasons for this are (a) that there are two criteria for proper restriction between patentably distinct inventions. The first is that the inventions must be independent or distinct as claimed, and the second is that there must be a serious administrative burden on the examiner to examine the claimed

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inventions; and (b) 35 USC 121 makes restriction discretionary by stating that

the Director may require an application to be restricted to one of two or more

independent and distinct claimed inventions in an application.

With respect to the issue of "serious administrative burden," MPEP

§§803, 808, 808.01 and 808.02 discuss and explain USPTO accepted meanings

of serious administrative burden, but the Office Action fails to establish that

any accepted meaning exists in this Application, where all of the claimed

subject matter currently in issue has already been searched and examined on

its merits in this Application.

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Should there be any outstanding matters that need to be resolved in the

present application, the Examiner is respectfully requested to contact Robert J.

Webster, Registration No 46,472 at the telephone number of the undersigned

below, to conduct an interview in an effort to expedite prosecution in

connection with the present application.

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If necessary, the Commissioner is hereby authorized in this, concurrent,

and future replies, to charge payment or credit any overpayment to our Deposit Account No. 02-2448 for any additional fees required under 37 C.F.R. § 1.16 or under § 1.17; particularly, extension of time fees.

Dated: July 7, 2006

Respectfully submitted,

James T. Eller, Jr.

Registration No.: 39,588

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